

<i>SERFF Tracking Number:</i>	<i>AEGJ-125824891</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40309</i>
<i>Company Tracking Number:</i>	<i>LTC700 0808</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Web Site</i>		
<i>Project Name/Number:</i>	<i>Web Site/LTC700 0808</i>		

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: Web Site	SERFF Tr Num: AEGJ-125824891	State: ArkansasLH
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed	State Tr Num: 40309
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: LTC700 0808	State Status: Filed-Closed
Filing Type: Advertisement	Co Status:	Reviewer(s): Stephanie Fowler
	Authors: Joan Shumaker, Pamm Davis	Disposition Date: 10/15/2008
	Date Submitted: 09/19/2008	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

## General Information

Project Name: Web Site	Status of Filing in Domicile: Not Filed
Project Number: LTC700 0808	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Advertising not required to be filed in domicile.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 10/15/2008	
State Status Changed: 10/15/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Please see cover Letter attached to Supporting Documentation.	

## Company and Contact

### Filing Contact Information

Joan Shumaker, Advertising Manager	jeshumaker@aegonusa.com
------------------------------------	-------------------------

<i>SERFF Tracking Number:</i>	<i>AEGJ-125824891</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40309</i>
<i>Company Tracking Number:</i>	<i>LTC700 0808</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Web Site</i>		
<i>Project Name/Number:</i>	<i>Web Site/LTC700 0808</i>		

P.O. Box 93007	(817) 285-3363 [Phone]
Hurst, TX 76053-3007	(817) 285-3394[FAX]

**Filing Company Information**

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
P O Box 93005	Group Code: 468	Company Type:
Hurst, TX 76053-3005	Group Name:	State ID Number:
(800) 553-7600 ext. [Phone]	FEIN Number: 39-0989781	

-----

SERFF Tracking Number:	AEGJ-125824891	State:	Arkansas
Filing Company:	Transamerica Life Insurance Company	State Tracking Number:	40309
Company Tracking Number:	LTC700 0808		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Web Site		
Project Name/Number:	Web Site/LTC700 0808		

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	No
Fee Explanation:	\$25 per filing
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$200.00	09/19/2008	22618762

<i>SERFF Tracking Number:</i>	<i>AEGJ-125824891</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40309</i>
<i>Company Tracking Number:</i>	<i>LTC700 0808</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Web Site</i>		
<i>Project Name/Number:</i>	<i>Web Site/LTC700 0808</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Stephanie Fowler	10/15/2008	10/15/2008

<i>SERFF Tracking Number:</i>	<i>AEGJ-125824891</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40309</i>
<i>Company Tracking Number:</i>	<i>LTC700 0808</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Web Site</i>		
<i>Project Name/Number:</i>	<i>Web Site/LTC700 0808</i>		

## **Disposition**

Disposition Date: 10/15/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AEGJ-125824891</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40309</i>
<i>Company Tracking Number:</i>	<i>LTC700 0808</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Web Site</i>		
<i>Project Name/Number:</i>	<i>Web Site/LTC700 0808</i>		

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cover Letter	Accepted for Informational Purposes	Yes
<b>Form</b>	Institutional Web Pages	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>AEGJ-125824891</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40309</i>
<i>Company Tracking Number:</i>	<i>LTC700 0808</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Web Site</i>		
<i>Project Name/Number:</i>	<i>Web Site/LTC700 0808</i>		

## Form Schedule

**Lead Form Number:** LTC700 0808

<b>Review Status</b>	<b>Form Number</b>	<b>Form Type</b>	<b>Form Name</b>	<b>Action</b>	<b>Action Specific Data</b>	<b>Readability</b>	<b>Attachment</b>
Filed	LTC700 0808	Advertising	Institutional Web Pages	Initial			1LTC700 0808 filing 9-19-08.pdf

Site Map | Contact Us



### LONG TERM CARE INSURANCE

Each generation is living longer, fuller lives as we move toward healthier lifestyles and advances in medicine. As a result of living longer, there is at some point a greater chance of needing long-term care services. [Find Out More](#)



### HOW MUCH WILL IT COST?

Planning ahead is important because the cost of long term care services often exceeds what the average person can pay from income and other resources. [Find Out More](#)





# TRANSAMERICA

LIFE INSURANCE COMPANY



- Home
- About Us
- Info/FAQ
- Calculators
- Press Releases
- Resources & Links
- Contact Us
- Select State

[Privacy Policy](#) | [Terms of Use](#) | [Flood Relief](#)

[ This web site is intended for viewing in AK, CO, DC, HI, IA, IL, MA, MO, MS, ND, NE, NV, NY, OH, RI, SC, TN, UT, WA, and WV. ]

\*In New York - Transamerica Financial Life Insurance Company

LTC700 0808



# Transamerica, Select State

From the pull-down menu below, please select the state in which your residence is located.

[Choose Your State](#)

AK - Alaska



go

# Transamerica, About Us

- [Site Map](#)
- [Contact Us](#)

[Search Our Site](#)

Search...



- [Home](#)
- [About Us](#)
- [Info/FAQ](#)
- [Calculators](#)
- [Press Releases](#)
- [Resources & Links](#)
- [Contact Us](#)
- [Select State](#)



## About Us

**With over 300,000 policies in force, the Long Term Care Division is a leader in the industry. Long term care policies provide insurance coverage to help meet the long term care needs of consumers during retirement, and cover a wide range of care and services.**

We all have busy lives. Maybe you have just changed jobs, are helping one of your parents transition into a different living arrangement, are attending your child's high school functions or just sent your son or daughter off to college, or even just became a grandparent for the first time. Whatever life brings you today, long term care insurance can help to reduce the uncertainty of funding for long term care needs that may come along tomorrow. Long term care is a family matter. Professionals and agents who advise people about long term care insurance offer the education, guidance and support that is helpful when dealing with the needs and challenges that long term care situations may present.

Long term care insurance is designed to help you deal with some of the financial risk inherent in the costs associated with long term care needs. It is designed to afford you more control and freedom in planning or making care decisions and may help to reduce some of the financial stress tomorrow may bring. Since we're living longer, fuller lives today, Long Term Care insurance

might be something you want to consider as part of your planning process.

There are several factors to consider in deciding when is the right time to purchase a Long Term Care insurance policy. Since this is an insurance policy, you must qualify for the coverage. Both financial and health considerations are important. Assuming identical benefits, generally the younger you are, the less expensive the cost. But other factors are equally important, such as current health status and the ability to pay premiums that fit into your budget.

Adjust Font Size

- 
- 

## Transamerica History

Transamerica began life in 1906 and soon became a branch of the Bank of America. In the 1950's, Congress passed a law prohibiting banks from owning non-banking entities and Transamerica was officially made an independent company once again. This established Transamerica as a major force in the life insurance business on the West Coast.



In 1972 the Transamerica Pyramid was completed, an architectural landmark in the heart of San Francisco's financial district. This pyramid acts as a metaphor reflecting the innovation and strength offered by Transamerica.

We remain dedicated to the level of service we originated over 100 years ago-providing individuals, families, and businesses with life and other insurance and investment products designed to help build, protect, and preserve hard-earned assets.

As we move ahead, we will continue to build on its rich history of providing consumers with exceptional insurance and financial products at competitive prices.

In 1999 we began a new chapter in our history when we became part of AEGON, one of the world's leading financial services organizations.

### Recent News

- [\[September 30, 2008 — Transamerica Life Insurance Company Creates New Long Term Care Consumer Website \]](#)



— Downloadable version available

### AEGON Insurance Group

We are members of the [AEGON Insurance Group](#), one of the top 50 largest public financial companies

in the world ranked by assets.<sup>1</sup> The AEGON USA group of companies is ranked seventh in admitted assets in the U.S.<sup>2</sup>

The AEGON Group is a multinational insurance organization headquartered in The Hague, The Netherlands, and is one of the world's leading life insurance and financial services organizations.

---

1. *"The World's 100 Largest Public Financial Companies,"* The Wall Street Journal, September 22, 2003
2. Rank is based on 2005 9-month admitted assets. Best Week, January 2005, A.M. Best Co.

### Copyright & Legal

Underwritten by Transamerica Life Insurance Company (In New York, Transamerica Financial Life Insurance); All Rights Reserved. Design by [Combined Arts Media, Inc.](#) For more information please see our [Privacy Policy](#) and [Terms of Use](#), or [Contact Us](#).

LTC700A 0808

# Transamerica, Information & FAQ

- [Site Map](#)
- [Contact Us](#)

[Search Our Site](#)

Search...



- [Home](#)
- [About Us](#)
- [Info/FAQ](#)
- [Calculators](#)
- [Press Releases](#)
- [Resources & Links](#)
- [Contact Us](#)
- [Select State](#)



## Information & FAQ

**Over the course of a lifetime, we save and invest to meet many goals. A comfortable retirement may include travel and time with loved ones and friends as we age gracefully and enjoy a long, full life.**

With healthy lifestyles and advances in medicine, living longer is a real possibility but there may be a greater chance of needing long term care services. According to information provided by the U.S. Department of Health and Human Services, about 60 percent of individuals over age 65 will require at least some type of long term care services during their lifetime.<sup>[1]</sup>

Long term care services can be expensive but there are choices for paying for these services should the need arise:

- Spend your savings and investments (paying out-of-pocket)

- Ask your family and friends to provide and pay for these services
- Rely on government programs to cover the cost of care
- Liquidate your assets (reverse mortgage)
- Purchase Long Term Care insurance

## Who Pays For Long Term Care?

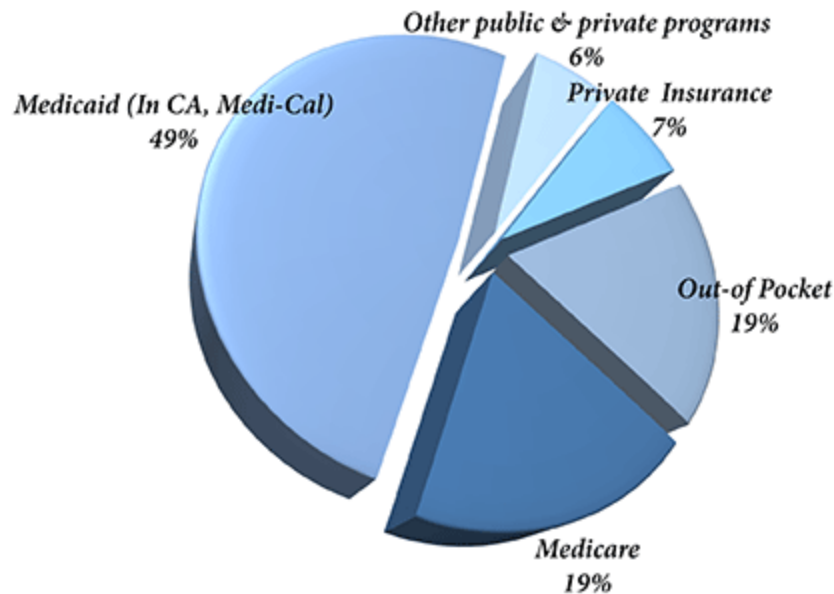


Chart 1.1 — Who Pays For Long Term Care? [\[source\]](#)

[back to the top ↑](#)

## Your Savings and Investments

"... chances are pretty high that the longer a person lives, the more likely he or she will need some form of long-term care."

*Long Term Care Insurance*, University of Maryland University College, North America Military Financial Education Center, April, 2007 [\[source\]](#)

Using your retirement savings and investments can present a risk to your financial plan. Even if there is a modest need for assistance, the cost could become significant. Based on information from the U.S. Department of Health and Human Services, a visit from a home health aide 3 times a week would cost about \$16,000 a year - based on 2006 average costs. You may not need assistance for 10, 20 or even 30 years from now. How much will the cost of care rise during this period?

[back to the top ↑](#)

## Family and Friends

They want to help you in some measure because you have been there for them. You should consider the time commitment and financial impact your long term care needs may have on them. Family caregiving is already a fact for many Americans.

Caregivers face challenges that affect not only their personal activities but also their work and career as well. Let them offer caregiving out of compassion instead of out of necessity.

[back to the top ↑](#)

## Government Programs

Many Americans are surprised to learn that Medicare and most health insurance plans - including Medicare Supplement insurance - do not cover long-term care.<sup>[2]</sup> Each program has specific rules for what types of services each covers, how long one can receive services, eligibility for coverage, and, in some cases, cost sharing.

Medicare will help pay for a limited skilled nursing facility stay, hospice care or home health care if you meet certain conditions. There is a limit of how many days Medicare will pay for these services. Visit [www.medicare.gov](http://www.medicare.gov) for more detailed information regarding Medicare.

"Many Americans are surprised to learn that Medicare and most health insurance plans — including Medicare Supplement insurance — do not cover long-term care."

*Own Your Future, Planning Guide for Long-Term Care*, U. S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, page 1, Publication number CMS-11026, December 2002.

For those with limited incomes, few assets and available resources, Medicaid is a joint federal and state government program to help pay your medical costs. If you have Medicaid, you may receive coverage for services such as nursing home and home health care - if you meet the eligibility requirements. Medicaid is managed by each state. To determine which state agency manages Medicaid in your state and obtain more information, visit [www.govbenefits.gov](http://www.govbenefits.gov).

If you are a veteran, the VA may provide long-term care for service-related disabilities or for certain eligible veterans. If you qualify, the benefits can provide financial assistance for some long term care costs. Co-pays may apply depending on your income level. Visit [www.va.gov](http://www.va.gov) for additional information regarding veteran long term care benefits and eligibility requirements.

[back to the top ↑](#)

## Reverse Mortgages

A reverse mortgage is a special type of home equity loan. You receive cash against the value of your home without selling it. You choose whether you want to receive a lump-sum payment, a monthly payment, or a line of credit. There are no restrictions on how you use reverse mortgage funds and they can be used towards long term care or a Long Term Care insurance policy. However, it is important to note that when you sell your home, no longer live in your home permanently, or when you die, you or your estate will have to repay the money back that you received from the reverse mortgage. You will also have to repay any interest and other fees. Sometimes there are limits on how much money you can borrow. The amount you borrow might not be enough to pay for your long term care needs.<sup>[3]</sup>

[back to the top ↑](#)

## Purchase Long Term Care Insurance

Long Term Care insurance allows you to transfer the risk of long term care costs to an insurance policy that is available immediately. Long Term Care insurance is not the right choice for everyone. The National Association of Insurance Commissioners (NAIC) publishes "A Shopper's Guide to Long-Term Care Insurance" which suggests whether Long Term Care insurance is right for you.

The benefits of purchasing Long Term Care insurance are many:

- Your earnings and investment portfolio is used to pay the policy premiums instead of the actual cost of care.
- Once you meet eligibility and policy requirements, benefits are immediately available to you.
- The benefits paid and applied towards long term care expenses are not considered taxable income if you purchase a TQ (tax-qualified) policy.
- Having a Long Term Care insurance policy in effect could provide you with an additional tax deduction, subject to your age, income and other factors.
- Your spouse/partner could continue to maintain the same standard of living if your earnings and investment portfolio are not needed to pay for long term care expenses.
- Your retirement portfolio is used for what it was designed to do — to help you enjoy your retirement.

Whichever method you choose to cover long term care services, it should address your concerns, fit your budget and provide the level of care you deserve, so it is the right plan for you.

For further assistance, the U.S. Department of Health and Human Services has a website ([www.longtermcare.gov](http://www.longtermcare.gov)) dedicated to providing information, resources and links to help you and your family learn more about long term care planning and services.

[back to the top ↑](#)

## FAQ

### 1. Why do I need another insurance policy? I already have Health Insurance, Life Insurance, and Car Insurance!

Long term care is expensive! The average cost for one year of nursing home care, in a private room, is approximately \$70,810. One year of care in your home (approximately 3 times a week) can cost about \$16,000.

Some other average costs of care in the United States (in 2006) were:

- \$171/day for a semi-private room in a nursing home
- \$194/day for a private room in a nursing home
- \$2,691/month for care in an Assisted Living Facility (1-bedroom unit)
- \$25/hour for a Home Health Aide
- \$17/hour for a Homemaker services
- \$56/day for care in an Adult Day Health Care Center <sup>[4]</sup>

Your health insurance is not designed to pay for long term care services; neither is Medicare under most circumstances. Having a Long Term Care insurance policy may help you pay for long term care services that arise unexpectedly due to a heart attack, stroke, a disabling accident or if you develop a chronic illness such as Parkinson's disease. As long as the condition causes you to meet one of the benefit triggers listed in your policy, you could get the help you need when you need it. Having Long Term Care insurance could very well help you hold on to assets for which you have worked hard and set aside for retirement and may aid you in remaining independent for a much longer period of time.

[back to the top ↑](#)

### 2. What exactly is long term care?



If you have a prolonged physical illness, disability, or if you develop a cognitive impairment (like Alzheimer's disease) you may need long term care. This kind of care is designed to help you overcome your limitations that may end up stealing your independence. You may be able to get help managing the kind of care you need as well as the care itself. It can be very helpful to have someone coordinate and monitor your long term care services.

[back to the top ↑](#)

### **3. How does the need for long term care come about?**

For a lot of people, the need for long term care develops gradually as they get older. When it first begins, they may only need care or help a few times a week or one or two times a day, for example, help with bathing or dressing. Then as they get older, their care needs will progress or they may develop a chronic illness or disability which causes them to need more care on a more regular basis, for example help getting into or out of bed or ongoing supervision because of a progressive condition such as Alzheimer's disease. On the other hand, some people need long term care in a covered facility for a relatively short period of time while they are recovering from a sudden illness or injury, and then may be able to be cared for at home. Others may need long term care services on an ongoing basis, for example someone who is disabled from a severe stroke.<sup>[5]</sup>

[back to the top ↑](#)

### **4. Long Term Care insurance is to pay for Nursing Homes, right? Can I use it to retire in a nice Assisted Living place for the rest of my life?**

Well, not exactly. That kind of thing is what your retirement and savings are for and what hopefully will still be intact, even if you do need some long term care services, because you have a Long Term Care insurance policy. Even so, it still may turn out that your Long Term Care insurance policy will cover a part of your expenses; it all depends on whether or not the services for which you are claiming benefits are eligible under your policy and whether or not the place you are going to stay in is an approved facility.

[back to the top ↑](#)

### **5. What kind of things will Long Term Care insurance pay for?**

The answer to this question can vary depending on what kind of policy you purchase but a lot of long term care services can actually be provided in your home. Long term care may also be available in the community through programs such as Adult Day Care Centers or in an Assisted Living Facility, a Nursing Home, or a Hospice Facility. Services can be provided by Nurses, Physical Therapists, Occupational Therapists, Respiratory Therapists and Home Health Aides.

Generally, you would pay a provider for these services. Often families want to help but find the job beyond their capabilities. Family caregivers who are employed often have to make adjustments in their work schedules, including coming in late, leaving early, taking time off, or just quitting their jobs. It has been determined that they tend to suffer from more stress-related illnesses and to utilize their company-provided health plans more often.<sup>[6]</sup>

[back to the top ↑](#)

### **6. Does a Long Term Care insurance policy cover mental illness?**

If you have a pre-existing mental illness then no, you would not be able to get a policy. However, most policies do pay benefits for mental conditions as well as things like Alzheimer's disease and other forms of dementia if they develop after you already

have your policy.

[back to the top ↑](#)

## 7. How much Long Term Care insurance would I need?

This is something very hard to predict. It is hard to know how much care any individual may need. On average, a person age 65 today will need some amount of long term care services at some point in their life. The service a person will need is unpredictable from one person to the next and the needs often change over time. Women may need care for a longer period of time (on average 3.7 years) than do men (on average 2.2 years). While about one-third of today's 65-year-olds may never need long term care services, 20 percent of them will need care for more than five years.<sup>[7]</sup>

[back to the top ↑](#)

## 8. The cost of long term care is expected to continue to go up. How will the policy I buy now, protect me later?

You do have options that you can choose when you purchase your policy that will help guard against rising costs.

**Inflation Protection:** Inflation protection can be one of the most important additions you can make to your long term care policy. This is a provision in your Long Term Care insurance policy that allows your benefits to increase over time. This could help offset future increases in service costs.

[back to the top ↑](#)

## 9. How much will Long Term Care insurance cost me in premiums each month?

Well, this will vary depending on your policy, of course, and how much and what kind of coverage for which you opt. Long Term Care insurance can be expensive. Make sure you can pay the premiums and still afford your other bills and expenses.

Your premium will be based on many factors. These include your age and health when you buy your policy as well as the level of coverage and benefits you select. The older you are when you buy your policy the higher your premiums will be.

[back to the top ↑](#)

## 10. Are there breaks I can get on the premiums for good health or anything; like if I don't smoke or drink or are there health problems that could keep me from getting a policy?

Your health and your health history will be looked at before the company will issue you a policy. Certain health factors could be considered when the company determines your premium. If you have pre-existing conditions, they can affect whether or not you will get a policy or what benefits you can purchase.

[back to the top ↑](#)

## 11. Will my premium amount ever go up?

They could ... but all Long Term Care insurance policies are guaranteed renewable which means that the premiums cannot be

raised just because of the number of claims a person has filed or because their health has changed.

Your premiums could be raised however if your insurance company increases premiums on a class-wide basis (for example: a policy series sold in a particular state), on one of their products, usually only with state approval.

[back to the top ↑](#)

## 12. What are the criteria for claiming benefits?

The insurance company will decide if you are eligible for benefits and if the claim you have submitted is for services that are covered by your policy. They will require a Plan of Care and determine if you meet the Benefit Triggers under your policy. Benefit Triggers refers to established criteria used by the insurance company to evaluate if you are eligible for benefits. One type of Benefit Trigger is Activities of Daily Living (ADLs). ADLs are basic actions performed by an independently functioning person on a daily basis: (a) bathing; (b) dressing; (c) toileting; (d) transferring (moving to and from a bed or a chair); (e) eating; and (f) incontinence. The need for assistance with ADLs or inability to perform ADLs may be used to determine eligibility. Many Long Term Care insurance policies use the inability to do a certain number of ADLs (such as 2 out of 6) as criteria for paying benefits. A second Benefit Trigger is severe cognitive impairment, such as Alzheimer's disease and similar forms of senility and irreversible dementia.

[back to the top ↑](#)

## 13. How will my benefits be paid to me?

**Expense-incurred:** Pays for actual expenses. Once you incur an expense for an eligible service, the benefit could be paid directly to you or to the service provider. The amount paid will be either for the exact cost of the expense or the dollar limit set in your policy, whichever is less.

[back to the top ↑](#)

## 14. When I put in a claim to use my benefits, is there something like a co-pay or deductible?

**Elimination Period:** In the long term care insurance world your "deductible", if you have one, is called an Elimination Period. An Elimination Period is a specified amount of time at the beginning of a covered term of long term care services, where your benefits haven't "kicked in" yet. You will be financially responsible for the expenses incurred during those days. This period of time is specified (and chosen by you) in your policy. Your Elimination Period may be 30, 60 days or 90 days. Selecting your Elimination Period is one of the choices you will make that will affect the amount of your premium payments. The shorter the Elimination Period you choose, the more expensive the policy, and therefore, your premium payments.

[back to the top ↑](#)

## 15. Will I have to co-insure my long term care expenses that exceed the daily or monthly amount paid under my policy?

You may choose to do so in order to keep your premium payments lower. You will need to pay the difference between what is paid by the insurance company and what is owed for the services.

[back to the top ↑](#)

## **16. Why shouldn't I just use my retirement money to pay for any long term care I need? Or won't Medicaid/Medicare pay for it?**

Long term care services are expensive! Do you really want to possibly risk spending all your hard earned assets on long term care services? You may want to conserve your assets for retirement and maintain your independence!

As for Medicaid paying for long term care, you typically have to spend down your assets to a certain level before you qualify, and once you are on Medicaid your choices for nursing homes may be limited. Medicare has quite a few requirements and restrictions you must meet in order for it to pay for limited types of long term care. Also, the length of time you can receive benefits is limited.

[back to the top ↑](#)

## **17. If I miss a premium payment or two what will happen? (Is there a Grace Period?)**

Yes, of course! Policies do allow for a Grace Period and most policies allow for a third-party that you name (for example, your son or daughter) to be notified if you miss a payment.

Most policies also offer an option called "nonforfeiture" which can save part of your benefits for you even if you lapse in your payments. This option may offer you a benefit equal to the premiums you have paid. Usually, you wouldn't be eligible for the nonforfeiture benefit though, unless you have had your policy for at least three years. The nonforfeiture benefit will add an additional cost to your policy.

[back to the top ↑](#)

## **18. Is there a certain age or time in my life that is the best time to purchase Long Term Care insurance? Can I wait until I'm 65 years old? After all I probably won't need long term care until after that!**

The younger you are when you purchase Long Term Care insurance the better chance you have of qualifying for the insurance. In other words, the healthier you are likely to be. Your premiums will also be lower. (Please visit our "Cost of Waiting" calculator.) And don't think that long term care is only needed by older people. The need for this type of care can happen to anyone at any time!

[back to the top ↑](#)

## **19. Can my spouse and I both get a policy? Would that save us money?**

Yes, you can both apply for a long term care policy and you could get a discount on your premium.

[back to the top ↑](#)

## **20. What is the likelihood of me needing to use Long Term Care insurance?**

About 60 percent of individuals over age 65 will require at least some type of long term care services during their lifetime. Many

will need care in a nursing home for some period of time. Factors that increase your risk of needing long term care are: age, marital status, gender, lifestyle, health and family history. <sup>[8]</sup>

[back to the top ↑](#)

## **21. Under what circumstances would it NOT be a good idea for me to purchase a Long Term Care insurance policy?**

If you have less than \$50,000 in assets or if you don't believe you will always be able to afford the premiums, then you may not want to get Long Term Care insurance or you may want to discuss with your family about the best way to afford it.

[back to the top ↑](#)

## **22. What kinds of features are available on a policy?**

There are many features available when you shop for your long term care insurance policy. Some to look for are: Tax Qualified Policy, Waiver of Premium, Inflation Protection, Daily Benefit Amount, Benefit Period, Elimination Period, Restoration of Benefits, Third Party Notification, Guaranteed Renewal, Future Purchase Option, Automatic Compound Inflation Protection, and Care Coordination.

[back to the top ↑](#)

## **23. Can I change my mind later?**

Most insurance companies will allow you 30 days to review your policy and decide if you think it's right for you. If you don't, simply return your policy and your premium money will be returned to you.

[back to the top ↑](#)

## **24. What is a Long Term Care Partnership?**

Long Term Care partnerships are modifications of a state's Medicaid program that will allow the purchasers of qualified Long Term Care insurance policies to qualify for Medicaid while retaining assets that would normally have to be spent before the insured could qualify for Medicaid.

[back to the top ↑](#)

## **25. How does a Long Term Care Partnership work?**

You purchase a Long Term Care insurance policy that meets the requirements of your state's Long Term Care Partnership. Later, if you have a claim and the long term care policy pays its benefits you will not be required to spend your assets in order to qualify for Medicaid – the state will step in and pay for your care. In short, you are being rewarded for purchasing a Long Term Care insurance policy by being able to retain assets that would normally have to be spent to cover your long term care needs. This is a concept that is referred to as 'asset protection' and it is provided by the state not the insurance company.

[back to the top ↑](#)

## **26. Do all states have Long Term Care Partnerships? How do I know if my state has a Long Term Care Partnership?**

Not all states have taken the steps to create a Long Term Care Partnership. This is important to you.

- If you live in a state that has a Long Term Care Partnership and the insurance company issues you a partnership qualified Long Term Care insurance policy, they will give you a written document saying that your policy was issued as a qualifying policy for your state's Long Term Care Partnership.
- If you should move to a state that does not have a Long Term Care Partnership the asset protection described in the above question may not be available to you. The policy will pay benefits, but you may not be eligible for the asset protection feature that the state provides.

[back to the top ↑](#)

## 27. Where can I get more information about Long Term Care insurance?

There is a very helpful government website where you can get great information: [www.longtermcare.gov](http://www.longtermcare.gov)

There is also a helpful booklet titled: *A Shopper's Guide: To Long Term Care Insurance* which is put out by the National Association of Insurance Commissioners (NAIC).

AND don't forget to further explore our website by using the sidebar menu!

[back to the top ↑](#)

1. *Understanding LTC, Definition and Risks*, U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, January, 2007, [\[source\]](#) [back to article ↑](#)
2. *Own Your Future, Planning Guide for Long-Term Care*, U. S. Department of Health and Human Services for Medicare and Medicaid Services, page 1, Publication number CMS-11026, December 2002. [back to article ↑](#)
3. *Paying for Long-Term Care, Home Equity Conversions*, U.S. Department of Health and Human Services, Medicare website, April 2007, [\[source\]](#) [back to article ↑](#)
4. Information available at <http://www.longtermcare.gov>. Accessed August 2007. A copy is available from Transamerica. [back to article ↑](#)
5. *How Do Care Needs Change Over Time?* Available at <http://www.longtermcare.gov>. Accessed August 2007. A copy is available from Transamerica. [back to article ↑](#)
6. *Care for the Family Caregiver: A Place to Start* National Alliance for Caregiving and Health Plan of New York. Available at <http://www.caregiving.org>. Accessed January 2007. A copy is available from Transamerica. [back to article ↑](#)
7. *How Much Care Might I Need?* Available at <http://www.longtermcare.gov>. Accessed August 2007. A copy is available from Transamerica. [back to article ↑](#)
8. *What Are My Risks of Needing Long Term Care?* Available at <http://www.longtermcare.gov>. Accessed August 2007. A copy is available from Transamerica. [back to article ↑](#)

[back to the top ↑](#)

Adjust Font Size

- 
- 

## Information Quick Links

- [Introduction](#)
- [Who Pays For Long Term Care?](#)
- [Your Savings and Investments](#)
- [Family and Friends](#)
- [Government Programs](#)
- [Reverse Mortgages](#)
- [Purchase Long Term Care Insurance](#)
- [Document Footnotes](#)

## FAQ Quick Links

- [Questions & Answers for long term care](#)
- [1. Why do I need another insurance policy? I already have Health Insurance, Life Insurance, and Car Insurance!](#)
- [2. What exactly is long term care?](#)
- [3. How does the need for long term care come about?](#)
- [4. Long Term Care insurance is to pay for Nursing Homes, right? Can I use it to retire in a nice Assisted Living place for the rest of my life?](#)
- [5. What kind of things will Long Term Care insurance pay for?](#)
- [6. Does a Long Term Care insurance policy cover mental illness?](#)
- [7. How much Long Term Care insurance would I need?](#)
- [8. The cost of long term care is expected to continue to go up. How will the policy I buy now, protect me later?](#)
- [9. How much will Long Term Care insurance cost me in premiums each month?](#)
- [10. Are there breaks I can get on the premiums for good health or anything; like if I don't smoke or drink or are there health problems that could keep me from getting a policy?](#)
- [11. Will my premium amount ever go up?](#)
- [12. What are the criteria for claiming benefits?](#)
- [13. How will my benefits be paid to me?](#)
- [14. When I put in a claim to use my benefits, is there something like a co-pay or deductible?](#)
- [15. Will I have to co-insure my long term care expenses that exceed the daily or monthly amount paid under my policy?](#)
- [16. Why shouldn't I just use my retirement money to pay for any long term care I need? Or won't Medicaid/Medicare pay for it?](#)
- [17. If I miss a premium payment or two what will happen? \(Is there a Grace Period?\)](#)
- [18. Is there a certain age or time in my life that is the best time to purchase long term care insurance? Can I wait until I'm 65 years old? After all I probably won't need Long Term Care until after that!](#)
- [19. Can my spouse and I both get a policy? Would that save us money?](#)
- [20. What is the likelihood of me needing to use Long Term Care insurance?](#)
- [21. Under what circumstances would it NOT be a good idea for me to purchase a Long Term Care insurance policy?](#)
- [22. What kinds of features are available on a policy?](#)
- [23. Can I change my mind later?](#)
- [24. What is a Long Term Care Partnership?](#)
- [25. How does a Long Term Care Partnership work?](#)
- [26. Do all states have Long Term Care Partnerships? How do I know if my state has a Long Term Care Partnership?](#)
- [27. Where can I get more information about Long Term Care insurance?](#)
- [Document Footnotes](#)

## You should **CONSIDER** buying Long Term Care insurance if:

- You have significant assets and income.

- You want to protect some of your assets and income.
- You can pay premiums, including possible premium increases, without financial difficulty.
- You want to stay independent of the support of others.
- You want to have the flexibility of choosing care in the setting you prefer or will be most comfortable in.

## You should NOT buy Long Term Care insurance if:

- You can't afford the premiums.
- You have limited assets.
- Your only source of income is a Social Security benefit or Supplemental Security Income (SSI).
- You often have trouble paying for utilities, food, medicine, or other important needs.
- You are on Medicaid.

*A Shopper's Guide to Long-Term Care Insurance*, National Association of Insurance Commissioners, Page 8, Publication No. LTC-LP-2006, March 2006.

### Recent News

- [\[September 30, 2008 — Transamerica Life Insurance Company Creates New Long Term Care Consumer Website \]](#)

 — Downloadable version available

### AEGON Insurance Group

We are members of the [AEGON Insurance Group](#), one of the top 50 largest public financial companies in the world ranked by assets.<sup>1</sup> The AEGON USA group of companies is ranked seventh in admitted assets in the U.S.<sup>2</sup>

The AEGON Group is a multinational insurance organization headquartered in The Hague, The Netherlands, and is one of the world's leading life insurance and financial services organizations.

- 
1. *"The World's 100 Largest Public Financial Companies,"* The Wall Street Journal, September 22, 2003
  2. Rank is based on 2005 9-month admitted assets. Best Week, January 2005, A.M. Best Co.

### Copyright & Legal

Underwritten by Transamerica Life Insurance Company (In New York, Transamerica Financial Life Insurance); All Rights Reserved. Design by [Combined Arts Media, Inc.](#) For more information please see our [Privacy Policy](#) and [Terms of Use](#), or [Contact Us](#).

LTC700Q 0808



# Transamerica, Calculators

- [Site Map](#)
- [Contact Us](#)

Search Our Site

Search...



- [Home](#)
- [About Us](#)
- [Info/FAQ](#)
- [Calculators](#)
- [Press Releases](#)
- [Resources & Links](#)
- [Contact Us](#)
- [Select State](#)

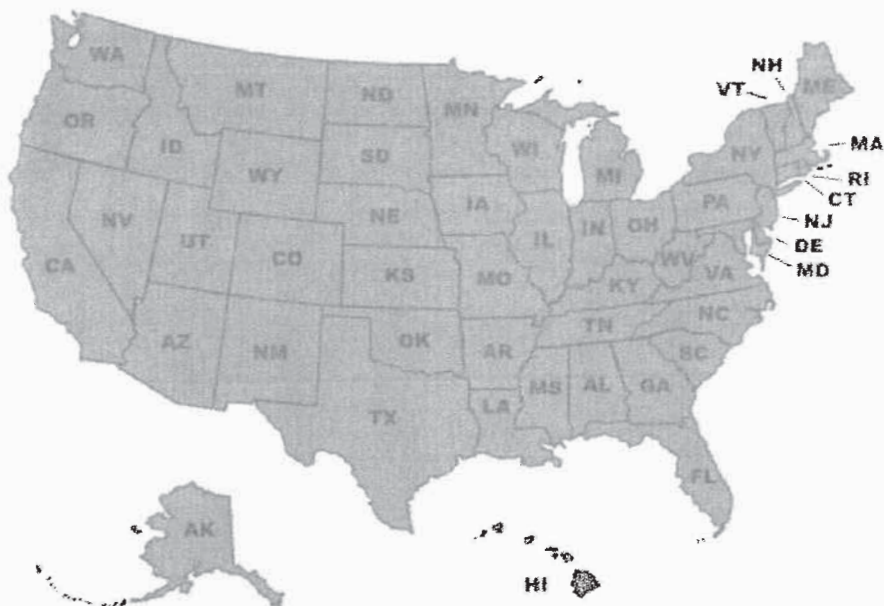
## Calculators

**The good news is that we are living longer, the bad news is that we are living longer.**

Planning ahead helps you understand what service options are available in your community, what special conditions may apply for receiving services (for example, age, financial, or other eligibility criteria), what services cost, and what payment options — public and private — apply. Planning ahead is important because the cost of long term care services often exceeds what the average person can pay from income and other resources. <sup>[1]</sup> Planning ahead also means less emotional and financial stress on you and your family. But for many people, planning for long term care needs is a new idea.

## Average Cost per U.S. State

Below you will find a map of the United States, click on a state to find out the average cost of long term care and why it is important to begin planning for your future today.



The cost of care provided in this map was derived from the U. S. Department of Health and Human Services website titled National Clearinghouse for Long-Term Care Information, as of August, 2007. Source - <http://www.longtermcare.gov/>

[back to the top ↑](#)

## LTCi Calculator

Use the drop down boxes below to insert your current age, place of residence, interest you expect to earn on your savings, and the pool of money you would like to have available for LTC needs.

Enter your personal information below

Age 50

Residence AK

Investment Earnings Rate 4.00%

Benefit Period/Pool of Money 1095 Days/\$109,500

## Cost of Waiting

This calculator shows the cost of waiting. Premiums are age sensitive and health conditions may affect eligibility.

**Annual Premium Total Premium Paid over the next 30 years**

<b>Projected Premium if LTCi Purchased Today</b>	<b>\$ 880.70</b>	<b>\$ 27,301.70</b>
<b>Projected Premium if LTCi Purchased 10 Years from Now</b>	<b>\$ 1,901.57</b>	<b>\$ 39,933.00</b>
<b>Projected Premium if LTCi Purchased 15 Years from Now</b>	<b>\$ 2,982.01</b>	<b>\$ 47,712.23</b>
<b>Projected Premium if LTCi Purchased 20 Years from Now</b>	<b>\$ 5,113.70</b>	<b>\$ 56,250.71</b>

## Self Funding

This calculation shows the number of days in an Assisted Living Facility (ALF) or Nursing Home (NH) it takes to exhaust monies accumulated for self-funding instead of paying premiums into a LTCi policy to create a pool of money as shown above.

*Investing Annual Premium of \$ 880.70 Instead of Purchasing LTCi\**

	<b>Amount Saved</b>	<b>ALF Daily Cost*</b>	<b>Days in ALF</b>	<b>NH Daily Cost*</b>	<b>Days in NH</b>
<b>Compounding at 4.00% for 10 Years</b>	\$ 11,877.43	\$ 203.63	58	\$ 853.00	13
<b>Compounding at 4.00% for 15 Years</b>	\$ 19,220.86	\$ 259.89	73	\$ 1,088.67	17
<b>Compounding at 4.00% for 20 Years</b>	\$ 28,155.28	\$ 331.70	84	\$ 1,389.45	20

\* Assumes adequate and available funding and ignores fluctuations in investment values and the timing of withdrawals.

\*\* Based on a current ALF cost \$ 125.01 for AK

\*\*\* Based on a current NH cost \$ 523.67 for AK

Adjust Font Size



## Calculator Quick Links

- [Introduction](#)
- [Average cost of long-term care per U.S. state](#)
- [LTCi Calculator](#)
- [Cost of Waiting](#)
- [Self Funding](#)
- [Estimated Cost of Waiting Projections](#)
- [Document Footnotes](#)

## Estimated Cost of Waiting Projections

AGE	Daily Benefit increases 5% each year	Projected Premium Buying Today	Projected Premium waiting 10 years	Projected Premium waiting 15 years	Projected Premium waiting 20 years
50	\$ 100.00	\$ 880.70	Uninsured	Uninsured	Uninsured
51	\$ 105.00	\$ 880.70	Uninsured	Uninsured	Uninsured
52	\$ 110.25	\$ 880.70	Uninsured	Uninsured	Uninsured
53	\$ 115.76	\$ 880.70	Uninsured	Uninsured	Uninsured

54	\$ 121.55	\$ 880.70	Uninsured	Uninsured	Uninsured
55	\$ 127.63	\$ 880.70	Uninsured	Uninsured	Uninsured
56	\$ 134.01	\$ 880.70	Uninsured	Uninsured	Uninsured
57	\$ 140.71	\$ 880.70	Uninsured	Uninsured	Uninsured
58	\$ 147.75	\$ 880.70	Uninsured	Uninsured	Uninsured
59	\$ 155.13	\$ 880.70	Uninsured	Uninsured	Uninsured
60	\$ 162.89	\$ 880.70	\$ 1,901.57	Uninsured	Uninsured
61	\$ 171.03	\$ 880.70	\$ 1,901.57	Uninsured	Uninsured
62	\$ 179.59	\$ 880.70	\$ 1,901.57	Uninsured	Uninsured
63	\$ 188.56	\$ 880.70	\$ 1,901.57	Uninsured	Uninsured
64	\$ 197.99	\$ 880.70	\$ 1,901.57	Uninsured	Uninsured
65	\$ 207.89	\$ 880.70	\$ 1,901.57	\$ 2,982.01	Uninsured
66	\$ 218.29	\$ 880.70	\$ 1,901.57	\$ 2,982.01	Uninsured
67	\$ 229.20	\$ 880.70	\$ 1,901.57	\$ 2,982.01	Uninsured
68	\$ 240.66	\$ 880.70	\$ 1,901.57	\$ 2,982.01	Uninsured
69	\$ 252.70	\$ 880.70	\$ 1,901.57	\$ 2,982.01	Uninsured
70	\$ 265.33	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
71	\$ 278.60	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
72	\$ 292.53	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
73	\$ 307.15	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
74	\$ 322.51	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
75	\$ 338.64	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
76	\$ 355.57	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
77	\$ 373.35	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
78	\$ 392.01	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
79	\$ 411.61	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
<b>Total Premium</b>	<b>\$ 27,301.70</b>	<b>\$ 39,933.00</b>	<b>\$ 47,712.23</b>	<b>\$ 56,250.71</b>	

\* These are Hypothetical LTCi premiums based upon a \$100.00 Maximum Daily Benefit, 90 Day Elimination Period and a 3 or 5 year Benefit Period.

[back to the top ↑](#)

1. *The Importance of Planning*, U.S. Department of Health and Human Services [\[source\]](#) [back to article ↑](#)

[back to the top ↑](#)

## Recent News

- [September 30, 2008 - Transamerica Life Insurance Company Creates New Long Term Care Consumer Website.]

📄 — Downloadable version available

## AEGON Insurance Group

We are members of the AEGON Insurance Group, one of the top 50 largest public financial companies in the world ranked by assets.<sup>1</sup> The AEGON USA group of companies is ranked seventh in admitted assets in the U.S.<sup>2</sup>

The AEGON Group is a multinational insurance organization headquartered in The Hague, The Netherlands, and is one of the world's leading life insurance and financial services organizations.

---

1. *"The World's 100 Largest Public Financial Companies,"* The Wall Street Journal, September 22, 2003
2. Rank is based on 2005 9-month admitted assets. Best Week, January 2005, A.M. Best Co.

### **Copyright & Legal**

Underwritten by Transamerica Life Insurance Company (In New York, Transamerica Financial Life Insurance); All Rights Reserved. Design by Combined Arts Media, Inc. For more information please see our Privacy Policy and Terms of Use, or Contact Us.

LTC700C 0808

# Transamerica, About Us

- [Site Map](#)
- [Contact Us](#)

Search Our Site

Search...



- [Home](#)
- [About Us](#)
- [Info/FAQ](#)
- [Calculators](#)
- [Press Releases](#)
- [Resources & Links](#)
- [Contact Us](#)
- [Select State](#)

## Press Releases

### 2007

- [\[September 30 — Transamerica Life Insurance Company Creates New Long Term Care Consumer Website \]](#)

[back to the top ↑](#)

Adjust Font Size

- 
- 

## Recent News

- [\[September 30, 2008 — Transamerica Life Insurance Company Creates New Long Term Care Consumer Website \]](#)



— Downloadable version available

## Recent News

- [\[September 30, 2008 — Transamerica Life Insurance Company Creates New Long Term Care Consumer Website \]](#)



— Downloadable version available

## AEGON Insurance Group

We are members of the [AEGON Insurance Group](#), one of the top 50 largest public financial companies

in the world ranked by assets.<sup>1</sup> The AEGON USA group of companies is ranked seventh in admitted assets in the U.S.<sup>2</sup>

The AEGON Group is a multinational insurance organization headquartered in The Hague, The Netherlands, and is one of the world's leading life insurance and financial services organizations.

---

1. *"The World's 100 Largest Public Financial Companies,"* The Wall Street Journal, September 22, 2003
2. Rank is based on 2005 9-month admitted assets. Best Week, January 2005, A.M. Best Co.

### Copyright & Legal

Underwritten by Transamerica Life Insurance Company (In New York, Transamerica Financial Life Insurance); All Rights Reserved. Design by [Combined Arts Media, Inc.](#) For more information please see our [Privacy Policy](#) and [Terms of Use](#), or [Contact Us](#).

LTC700P 0808

# Transamerica, Resources & Links

- [Site Map](#)
- [Contact Us](#)

[Search Our Site](#)

Search...



- [Home](#)
- [About Us](#)
- [Info/FAQ](#)
- [Calculators](#)
- [Press Releases](#)
- [Resources & Links](#)
- [Contact Us](#)
- [Select State](#)

## Resources & Links

**Planning ahead is important because the cost of long term care services often exceeds what the average person can pay from income and other resources. The following Glossary of Terms and list of Resources will help educate you further on this important decision.**

## Glossary of Terms

### Alzheimer's Disease

A progressive and irreversible organic disease that attacks the brain causing cognitive deterioration/dementia. It leads to behavioral changes, confusion, and the progressive interference with the activities of daily life.

### Dementia

A progressive decline in the ability to process information affecting memory, attention, judgment, language, and problem solving.

### Inflation Protection

An optional benefit which provides for annual increases of the maximum dollar benefits in the policy to help guard against the increasing costs of long term care services. An additional premium is required for this benefit.

### Long Term Care

Professional, personal care and maintenance services provided to persons who are unable to care for themselves because of a loss of functional capacity or cognitive impairment. Such services are expected to be needed over a prolonged period of time. Long term care can include care and services received in your home, adult day care, or care in a covered facility.



## Long Term Care Insurance

An insurance policy designed to help pay for some of the costs associated with long term care services. The benefits for covered expenses are often paid in the form of expenses incurred up to a dollar maximum amount per day. The policy may exclude or limit certain conditions, services, and confinements.

## Medicaid

A joint federal and state program available to individuals and families with low income, assets and resources that pays for healthcare services. Each state sets its own requirement for Medicaid benefit eligibility.

## Medicare

The "Health Insurance for the Aged Act," Title XVIII of the Social Security Amendments of 1965 as then constituted and later amended. Medicare is a federal health insurance program for people age 65 and older, people with certain disabilities, and other who qualify.

## Policy Benefit Limits

Maximum dollar amounts or number of days for which benefits are paid for covered services.

## Social Security

The Federal Old-Age, Survivors and Disability Insurance program. Social Security is a federal social insurance program funded through payroll taxes used for retirement, disability, survivorship and death benefits.

## Supplemental Security Income (SSI)

A welfare program which provides monthly federal cash assistance to people who have low income and few resources and who are age 65 or older, blind or disabled. The cash assistance is to help an individual meet the costs of basic needs of food, shelter and clothing.

[back to the top ↑](#)

# Links to Additional Information

## [America's Health Insurance Plans](#)

AHIP is a resource for insurance information for consumers and insurance companies. AHIP's Web site features long term care insurance research, news, publications and legal information.

## [ElderCare Online](#)

The goal of ElderCare Online is to provide information, education and support to families caring for aging loved ones, especially those coping with Alzheimer's Disease and related dementias.

## [Medicare \(U.S. Government\)](#)

The official U.S. Government site for people with Medicare.

#### [National Alliance for Caregiving](#)

The National Alliance for Caregiving is dedicated to providing support to family caregivers and the professionals who help them and to increasing public awareness of issues facing family caregivers.

#### [National Center on Women and Aging](#)

In conjunction with Brandeis University, the National Center on Women and Aging provides newsletters, research, reports and planning tools to help women as they age.

#### [National Clearinghouse for Long-Term Care Information](#)

Welcome to the National Clearinghouse for Long-Term Care Information. This is a new web site developed by the U.S. Department of Health and Human Services to provide information and resources to help you and your family plan for future long term care (LTC) needs.

#### [Office of Disability, Aging, and Long-Term Care Policy](#)

The Office of Disability, Aging, and Long-Term Care Policy (DALTCP) is charged with developing, analyzing, evaluating, and coordinating HHS policies and programs which support the independence, productivity, health, and long term care needs of children, working age adults, and older persons with disabilities. This office is a part of the Department of Health and Human Services.

#### [U.S. Department of Health and Human Services](#)

The U.S. Department of Health and Human Services Web site contains health news, research and press releases, as well as links to all other U.S. health agencies.

[back to the top ↑](#)

Adjust Font Size

- 
- 

## Quick Links

- [Glossary of Terms](#)
- [Links](#)

## Recent News

- [\[September 30, 2008 — Transamerica Life Insurance Company Creates New Long Term Care Consumer Website \]](#)



— Downloadable version available

## Recent News

- [\[September 30, 2008 — Transamerica Life Insurance Company Creates New Long Term Care Consumer Website \]](#)

 — *Downloadable version available*

## AEGON Insurance Group

We are members of the [AEGON Insurance Group](#), one of the top 50 largest public financial companies in the world ranked by assets.<sup>1</sup> The AEGON USA group of companies is ranked seventh in admitted assets in the U.S.<sup>2</sup>

The AEGON Group is a multinational insurance organization headquartered in The Hague, The Netherlands, and is one of the world's leading life insurance and financial services organizations.

- 
1. "The World's 100 Largest Public Financial Companies," The Wall Street Journal, September 22, 2003
  2. Rank is based on 2005 9-month admitted assets. Best Week, January 2005, A.M. Best Co.

## Copyright & Legal

Underwritten by Transamerica Life Insurance Company (In New York, Transamerica Financial Life Insurance); All Rights Reserved. Design by [Combined Arts Media, Inc.](#) For more information please see our [Privacy Policy](#) and [Terms of Use](#), or [Contact Us](#).

LTC700R 0808

# Transamerica, Contact Information

- [Site Map](#)
- [Contact Us](#)

[Search Our Site](#)

Search...



- [Home](#)
- [About Us](#)
- [Info/FAQ](#)
- [Calculators](#)
- [Press Releases](#)
- [Resources & Links](#)
- [Contact Us](#)
- [Select State](#)

## Contact Information

### **Transamerica Life Insurance Company**

Mailing Address: P.O. Box 95302 Hurst, Texas 76053-5302

Phone Number: 1-877-532-4910

Fax Number: 1-817-285-3452

Email Address: [lcmkt@aegonusa.com](mailto:lcmkt@aegonusa.com)

### **In New York, Transamerica Financial Life Insurance Company**

Mailing Address: P.O. Box 92107, Bedford, TX 76095-9207

Phone Number: 1-888-735-5387

Fax Number: 1-817-285-3452

Email Address: [lcmkt@aegonusa.com](mailto:lcmkt@aegonusa.com)

Adjust Font Size

- 
- 

## Recent News

- [\[September 30, 2008 — Transamerica Life Insurance Company Creates New Long Term Care Consumer Website \]](#)



— Downloadable version available

### **Recent News**

- [\[September 30, 2008 — Transamerica Life Insurance Company Creates New Long Term Care Consumer Website \]](#)

 — Downloadable version available

## AEGON Insurance Group

We are members of the [AEGON Insurance Group](#), one of the top 50 largest public financial companies in the world ranked by assets.<sup>1</sup> The AEGON USA group of companies is ranked seventh in admitted assets in the U.S.<sup>2</sup>

The AEGON Group is a multinational insurance organization headquartered in The Hague, The Netherlands, and is one of the world's leading life insurance and financial services organizations.

- 
1. *"The World's 100 Largest Public Financial Companies,"* The Wall Street Journal, September 22, 2003
  2. Rank is based on 2005 9-month admitted assets. Best Week, January 2005, A.M. Best Co.

## Copyright & Legal

Underwritten by Transamerica Life Insurance Company (In New York, Transamerica Financial Life Insurance); All Rights Reserved. Design by [Combined Arts Media, Inc.](#) For more information please see our [Privacy Policy](#) and [Terms of Use](#), or [Contact Us](#).

LTC700U 0808

# Transamerica, Online Privacy Policy

- [Site Map](#)
- [Contact Us](#)

[Search Our Site](#)

Search...



- [Home](#)
- [About Us](#)
- [Info/FAQ](#)
- [Calculators](#)
- [Press Releases](#)
- [Resources & Links](#)
- [Contact Us](#)
- [Select State](#)

## Online Privacy Policy

**Transamerica Life Insurance Company's Long Term Care Division and its affiliates (collectively, "TLIC") appreciate your interest in our website, and we are committed to protecting the privacy of the information that you and other visitors provide to us. This Online Privacy Policy ("Privacy Policy") describes our privacy practices with respect to information obtained from your use of this website. Information that you provide to us through this website is governed by this Online Privacy Policy. If you are or later become a TLIC customer, other privacy policies such as our Customer Information Privacy Policy also may apply to you. As used herein, the terms "we," "us" "our" and "ours" and like terms refer to TLIC.**

TLIC reserves the right to revise this Privacy Policy at any time through updates to this website. You will be bound by any such revisions, so you should revisit this page from time to time to review the most current Privacy Policy.

## Personal Information That You Choose to Provide to Us Through This Website

This website is designed to provide visitors with information about TLIC's Long Term Care insurance products and to allow you an opportunity to ask questions or request additional information via email. If you choose to provide us with information or contact us via email, we may need to use the information in order to respond to your request, including the following:

- Name
- Email address
- Mailing address
- Phone/fax number, or
- Any other information that you choose to provide to us

Please note that, in order to respond to your inquiries, we may need to forward your personal information to affiliates including insurance agents, business associates, or service providers. We will not disclose any personal information to any un-affiliated

third parties without your consent except where permitted or required by legal or regulatory authorities. However, we will not use your personal information for any purposes other than those described above and will not sell your personal information.

[back to the top ↑](#)

## Other General And Non-Personal Information Collected Through This Website

Although you may visit this website without revealing personal information such as your name or email address, our website and web servers may collect certain non-personal information from your visit such as, for example, your user domain name, browser type, and IP address, and the addresses of the website previously and subsequently accessed. This non-personal information is not collected to identify individual visitors to our website but is collected in an aggregated form that provides general statistics about the demographics and internet traffic patterns of visitors to our website and to assess our website's performance. We may use outside companies to collect these statistics, and we may provide these statistics to third parties. Please be assured that these statistics do not contain individually identifiable information and will not contain any personal information that could be used to identify you personally.

[back to the top ↑](#)

## Cookies

Cookies are pieces of data that are used to identify a user's browser and may store user preferences and other information. Sometimes cookies are used to prepare enhanced or customized web viewing experiences for website visitors. When you allow cookies via your computer's browser, the next time you return to a particular website you may be recognized as a returning user and receive such things as a customized web page or welcome message containing your name. If you set your computer's browser to prevent cookies, the functionality that may otherwise be provided when accessing our website may be limited. However, please note that the cookies themselves do not contain or transmit any personal information.

[back to the top ↑](#)

## Hyperlinks

This website may contain hyperlinks to, and may be hyperlinked from, other websites that may or may not be maintained by, affiliated with, or sponsored by TLIC. TLIC has not reviewed these websites, specifically disclaims responsibility for their content, Privacy Practices, or Terms of Use, and makes no endorsements, representations, or warranties about their accuracy, content, or thoroughness. If you choose to access any hyperlinks, you do so at your own risk. Further, TLIC is not responsible for any direct or indirect system damage or other problems, such as computer viruses, that may result from accessing hyperlinked websites. You should review the Privacy Policies of each hyperlink that you access to inform yourself of that particular website's policies regarding the collection, use and protection of information.

[back to the top ↑](#)

## Email Communications

You may choose to provide us with your email address so that we can communicate information to you about TLIC's new products, services or offerings. If, at any time, you decide that you no longer want to receive such email communications, please notify us and you will be removed from our distribution list as soon as reasonably possible.

[back to the top ↑](#)

## No Marketing to, or Solicitation of Information from, Minors

TLIC does not market to, or solicit information from, minors.

## Request for Additional Information

This Notice is a summary of our Privacy Policy. If you would like a more detailed explanation of our information practices, please send your request in writing to us at Transamerica Life Insurance Company, P.O. Box 95302, Hurst, Texas 76053-5302, Attention: Privacy Officer.

Effective as of June 2008.

[back to the top ↑](#)

Adjust Font Size

- 
- 

## Document Quick Links

- [Introduction](#)
- [Personal Information Collected](#)
- [General Information Collected](#)
- [Cookies](#)
- [Hyperlinks](#)
- [Email Communications](#)
- [No Marketing to Minors](#)

## Recent News

- [\[September 30, 2008 — Transamerica Life Insurance Company Creates New Long Term Care Consumer Website \]](#)



— *Downloadable version available*

## AEGON Insurance Group

We are members of the [AEGON Insurance Group](#), one of the top 50 largest public financial companies in the world ranked by assets.<sup>1</sup> The AEGON USA group of companies is ranked seventh in admitted assets in the U.S.<sup>2</sup>

The AEGON Group is a multinational insurance organization headquartered in The Hague, The Netherlands, and is one of the world's leading life insurance and financial services organizations.

---

1. "The World's 100 Largest Public Financial Companies," The Wall Street Journal, September 22,



2003

2. Rank is based on 2005 9-month admitted assets. Best Week, January 2005, A.M. Best Co.

### **Copyright & Legal**

Underwritten by Transamerica Life Insurance Company (In New York, Transamerica Financial Life Insurance); All Rights Reserved. Design by [Combined Arts Media, Inc.](#) For more information please see our [Privacy Policy](#) and [Terms of Use](#), or [Contact Us](#).

LTC700L 0808

# Transamerica, Online Terms of Use

- [Site Map](#)
- [Contact Us](#)

[Search Our Site](#)

Search...



- [Home](#)
- [About Us](#)
- [Info/FAQ](#)
- [Calculators](#)
- [Press Releases](#)
- [Resources & Links](#)
- [Contact Us](#)
- [Select State](#)

## Online Terms of Use

**Please read the following Online Terms of Use ("Terms of Use") of Transamerica Life Insurance Company Long Term Care Division and its affiliates (collectively, "TLIC") before using this website. By using this website, you agree to these Terms of Use.**

TLIC is providing this website subject to these Terms of Use. TLIC reserves the right to revise these Terms of Use at any time through updates to this website. You will be bound by any such revisions, so you should revisit this page from time to time to review the most current Terms of Use.

IMPORTANT! THESE TERMS OF USE GOVERN YOUR USE OF THIS WEBSITE. BY ACCESSING THIS WEBSITE, YOU ARE INDICATING YOUR ACKNOWLEDGMENT OF, AND YOUR AGREEMENT TO ABIDE BY, EACH OF THESE TERMS OF USE. IF YOU DO NOT AGREE WITH ANY OF THESE TERMS OF USE, YOU MUST REFRAIN FROM ACCESSING OR OTHERWISE USING THIS WEBSITE OR ANY INFORMATION CONTAINED HEREIN.

YOUR USE OF THIS WEBSITE AND RELIANCE IN ANY OF ITS CONTENTS IS AT YOUR OWN RISK. THE CONTENT IS PROVIDED "AS IS" AND WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESSED OR IMPLIED. TLIC HEREBY SPECIFICALLY DISCLAIMS ALL WARRANTIES, INCLUDING ALL IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.

TLIC DOES NOT WARRANT THAT THE FUNCTIONS OR CONTENT CONTAINED IN THIS WEBSITE WILL BE UNINTERRUPTED OR ERROR-FREE, THAT DEFECTS, IF ANY, WILL BE CORRECTED, OR THAT THIS WEBSITE OR THE SERVER THAT MAKES IT AVAILABLE ARE FREE OF VIRUSES, DISABLING DEVICES OR OTHER HARMFUL COMPONENTS. YOU, AND NOT TLIC, ASSUME THE ENTIRE COST OF ALL NECESSARY SERVICING, REPAIR OR CORRECTION IN THE EVENT OF ANY LOSS OR DAMAGE ARISING FROM OR IN CONNECTION WITH THE USE OF THIS WEBSITE OR ITS CONTENT.

TLIC DOES NOT WARRANT OR MAKE ANY REPRESENTATION WHATSOEVER REGARDING USE, OR THE RESULT OF USE, OF THE CONTENT OF THIS WEBSITE IN TERMS OF CORRECTNESS, ACCURACY, RELIABILITY, OR OTHERWISE. THE CONTENT OF THIS WEBSITE MAY INCLUDE ERRORS (INCLUDING, WITHOUT

LIMITATION, TECHNICAL OR TYPOGRAPHICAL ERRORS), AND TLIC MAY MAKE CHANGES OR IMPROVEMENTS TO THIS WEBSITE AT ANY TIME. TLIC MAKES NO WARRANTIES THAT YOUR USE OF THE CONTENT ON THE WEBSITE WILL NOT INFRINGE UPON THE RIGHTS OF OTHERS AND ASSUMES NO LIABILITY OR RESPONSIBILITY FOR ERRORS OR OMISSIONS IN SUCH CONTENT.

NEITHER TLIC NOR ANY OTHER PERSON OR ENTITY ASSOCIATED WITH THE DESIGN OR MAINTENANCE OF THIS WEBSITE SHALL BE HELD LIABLE OR RESPONSIBLE IN ANY WAY FOR ANY DAMAGE, LOSS, INJURY OR MALFUNCTION ASSOCIATED WITH YOUR USE OF THIS WEBSITE. YOU ALSO ASSUME SOLE RESPONSIBILITY FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY, PUNITIVE OR THIRD PARTY DAMAGES, EVEN IF TLIC HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IN THE EVENT THAT, NOTWITHSTANDING THE ABOVE, TLIC IS FOUND TO HAVE ANY LIABILITY FOR ANY SUCH DAMAGE, LOSS, INJURY OR MALFUNCTION, THEN TLIC'S TOTAL LIABILITY FOR ALL DAMAGES, LOSSES AND CAUSES OF ACTION SHALL NOT EXCEED THE AMOUNT (IF ANY) PAID TO ACCESS THIS WEBSITE.

SOME JURISDICTIONS DO NOT PERMIT THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. THEREFORE SOME OF THE EXCLUSIONS AND/OR LIMITATIONS STATED ABOVE MAY NOT APPLY TO YOU.

[back to the top ↑](#)

## Use of This Website

This website is designed to provide you with access to information about TLIC's Long Term Care insurance products. The information contained on the website does not constitute an offer by or on behalf of TLIC to sell, or to solicit an offer to buy, an insurance product. No insurance product is offered or will be sold in any jurisdiction in which such offer or sale would be prohibited under the insurance or other laws of such jurisdiction. Some products and services may not be available in all states, and some products are available only to consumers in the United States and its territories.

All products and services described on this website are subject to the terms and conditions of the applicable, written and signed insurance contracts between TLIC and its customers. No other representation, whether made in person, online, electronically, or in any written, graphical, or oral communication, can supersede or amend the terms of those agreements, except that your use of this website constitutes your agreement to these Terms of Use.

The material contained on this website is for general informational purposes only. Although this website may contain online calculators, such calculator data is provided for educational purposes only. This website and any online calculators do not, should not be construed as, and are not intended to, provide any financial, investment, retirement planning, insurance, legal, accounting, or tax advice. This website should not be used or relied upon by you as a substitute for professional or independent research. All information contained on this website should be evaluated in connection with your particular circumstances and in consultation with a financial, investment, retirement planning, insurance, legal, accounting, or tax specialist. TLIC makes no representation as to the suitability of any product described on this website for you or any other person.

You may not copy, publish, reproduce, republish, post, upload, distribute or transmit any of the materials found on the website. Use of this website is allowed only for purposes expressly permitted hereby. The use of this website for any other purpose, such as a commercial or public purpose, is strictly prohibited unless TLIC has provided you with its specific prior written consent.

[back to the top ↑](#)

## Information You Provide to TLIC

In order to facilitate communications between you and TLIC, this website offers you the ability to email a message to TLIC. You

agree, however, that you will not use email (i) to attempt to authorize or cause the purchase or sale of any product or service, (ii) to attempt to change your account information, (iii) to transmit personal credit information, or (iv) to attempt to conduct any other financial transaction that requires TLIC's formal authorization. TLIC will not accept or process any email instructions or requests to conduct any of the above-listed transactions. Additionally, TLIC shall have no liability whatsoever for any unaccepted or unprocessed email instructions or requests, or for any loss or damage arising out of or in connection with any unauthorized use by third parties of any information that you send by email.

You hereby grant to TLIC an unrestricted, worldwide, perpetual, royalty-free and irrevocable license to use, publish, adapt, perform, translate, reproduce, distribute, create derivative works from, modify, and display all remarks, ideas, graphics, suggestions, content, or other information that you send TLIC by email and to incorporate any of the above in other works in any business, technology, media or form that is now known or later becomes developed. TLIC shall not be required to treat any information submitted by email as confidential. Notwithstanding the above, TLIC will treat any personal information that you submit through this website in accordance with its Online Privacy Policy set forth elsewhere on this website.

You are specifically prohibited from posting, sending, submitting, publishing, or transmitting in connection with this website any material that:

- threatens or abuses others, libels, defames, invades privacy, stalks, is obscene, indecent, pornographic, racist, abusive, harassing, threatening or offensive;
- seeks to exploit or harm children;
- advocates illegal activity or discusses an intention to commit an illegal act;
- impersonates, or misrepresents your connection to, any other entity or person or otherwise manipulates headers or identifiers to disguise the origin of content;
- is the proprietary material of any third party;
- does not pertain directly to this website;
- constitutes a "pyramid" or similar scheme;
- infringes any intellectual property or other right of any entity or person;
- advertises or otherwise engages in any commercial endeavor;
- includes viruses, worms or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications;
- disrupts the normal flow of communications or affects the ability of others to engage in real time activities via this website;
- includes MP3 format files; or
- contains hyperlinks to other sites (whether or not such hyperlinks contain content that falls within the descriptions set forth above).

TLIC reserves the right (i) to monitor use of this website to determine compliance with these Terms of Use, (ii) to refuse to accept any submitted information for any reason, and (iii) to suspend or terminate your access to the website. TLIC also reserves the right to seek any remedy available at law or in equity for any violation of these Terms of Use. You remain solely responsible for the content of your submissions and acknowledge and agree that TLIC shall not be liable to you or to any third party if TLIC refuses to accept your submitted information or terminates your access to the website.

TLIC reserves the right to cooperate with any law enforcement authorities or court order requesting or directing TLIC to disclose the identity of anyone posting any email messages, or publishing or otherwise making available any materials that are believed to violate these Terms of Use. You agree to waive and to indemnify and hold TLIC harmless from and against any and all claims whatsoever resulting from or in connection with any action taken by TLIC in connection with investigations by either TLIC or law enforcement authorities.

[back to the top ↑](#)

## Hyperlinks

This website may contain hyperlinks to, and may be hyperlinked from, other websites that may or may not be maintained by, affiliated with, or sponsored by TLIC. TLIC has not reviewed these websites, specifically disclaims responsibility for their content, Privacy Practices, or Terms of Use, and makes no endorsements, representations, or warranties about their accuracy, content, or thoroughness. If you choose to access any hyperlinks, you do so at your own risk. Further, TLIC is not responsible for any direct or indirect system damage or other problems, such as computer viruses, that may result from accessing hyperlinked websites. You should review the Privacy Policies of each hyperlink that you access to inform yourself of that particular website's policies regarding the collection, use and protection of information.

[back to the top ↑](#)

## Viruses and Transmission of Sensitive Information

TLIC cannot and does not guarantee or warrant that the materials contained on this website will be free of viruses, worms, Trojan horses or other code or related hazards that may manifest contaminating or destructive properties (collectively, "Viruses"). It is your responsibility to ensure that you have sufficient procedures, firewalls, checkpoints and safeguards within your computer system to satisfy your particular requirements with respect to (i) protection against Viruses, (ii) accuracy of data input and output, and (ii) maintaining a means external to this website for the reconstruction of any lost data. TLIC does not assume any responsibility or risk for your use of the Internet, nor does TLIC assume any responsibility for any products or services or hyperlinks to third parties or for any breach of security associated with your use of this website or your transmission of sensitive information through the website or any hyperlinked sites. You are responsible for the entire cost of all services, correction or repairs that are caused by any Viruses.

[back to the top ↑](#)

## Intellectual Property

All information on the website is protected by various trademark, copyright, and intellectual property laws and treaty provisions. "TLIC," the TLIC Pyramid building, and the TLIC Pyramid logo are federally registered trademarks of TLIC. Unless specifically noted otherwise, all images, trademarks, service marks, logos, and icons displayed on this website are the property of TLIC or of the party that provided the trademarks, service marks and logos to TLIC, and may not be used without in each instance TLIC's specific prior written consent. TLIC and any party that provided trademarks, service marks, and logos to TLIC retain all rights with respect to any of their respective trademarks, service marks, and logos appearing in this website.

[back to the top ↑](#)

## Release and Indemnification

You, on your own behalf and on behalf of each of your successors, assigns, heirs, devisees, and personal representatives (each, including you, a "Releasing Party"), hereby irrevocably, fully, unconditionally, finally and forever release, compromise and discharge, to the fullest extent allowed by law, TLIC and each of TLIC's officers, directors, shareholders, employees, successors, assigns, agents and representatives (each a "Released Party") from and against any and all suits, claims, actions, causes of action, arbitrations, and demands for arbitration (in each case whether sounding in contract, tort, strict liability or otherwise), liabilities, obligations, debts, damages (including, without limitation, special, incidental, indirect or consequential damages, and damages for loss of business profits), losses, penalties, fines, disputes, contracts, agreements, understandings and arrangements, costs, and expenses (including, without limitation, attorneys' fees, court costs, and costs of investigation), in each case of any and every kind whatsoever, whether actual or contingent, asserted or unasserted, known or unknown, foreseeable or unforeseeable, written or oral, or express or implied (each a "Claim"), arising out of or in connection with (i) your use of this website, or (ii) the use of any information accessed by you from this website.

You, on your own behalf and on behalf of each other Releasing Party, hereby agrees to indemnify and hold harmless in full each Released Party from and against any and all Claims of any third party arising out of or in connection with (i) your use of this website, or (ii) the use of any information accessed by you from this website, or (iii) your failure to comply in full with all of the requirements of these Terms of Use.

[back to the top ↑](#)

## Governing Law; Jurisdiction and Venue

Your use of this website (including, without limitation, these Terms of Use and the Online Privacy Policy), and any dispute arising out of or in connection with this website or your use of this website or the use of any information that you access via this website, shall be governed by the laws of the State of Iowa without giving effect to any conflict of laws provisions. By accessing this website, you agree that any action or proceeding arising out of or in connection with this website or your use of this website or the use of any information that you access via this website (whether in contract, tort, strict liability or otherwise, and whether at law or in equity) shall be brought solely in a court of competent jurisdiction sitting in the City of Cedar Rapids, Linn County, Iowa. You hereby irrevocably and unconditionally consents to the jurisdiction of any such court and hereby irrevocably and unconditionally waive any defense of an inconvenient forum to the maintenance of any action or proceeding in any such court, any objection to venue with respect to any such action or proceeding and any right of jurisdiction on account of the place of residence or domicile of any party thereto. You agree that a final judgment in any such suit, action or proceeding brought in any such court shall be conclusive and binding upon you and may be enforced in any other courts to whose jurisdiction you are or may be subject by suit upon such judgment. You must bring any cause of action arising out of or in connection with this website or your use of this website or the use of any information that you access via this website within one (1) year after the date the cause of action arises.

[back to the top ↑](#)

## Certain Non-U.S. Matters

TLIC makes no representation that this website is appropriate for or available for use outside the United States. It is illegal for you to access or use materials on this website from territories where such contents are prohibited. If you access this website from outside the United States, you do so at your own risk and must comply with all applicable laws. Use or export of website materials in violation of United States export laws and regulations is prohibited.

[back to the top ↑](#)

## Entire Agreement

These Terms of Use constitute the entire agreement between you and TLIC regarding the subject matter hereof.

[back to the top ↑](#)

## Severability

If any one or more of the provisions of these Terms of Use shall, for any reason, be held invalid, illegal or unenforceable, it shall not affect any other provision thereof, and these Terms of Use shall be construed as if the invalid, illegal or unenforceable provision had never been contained in this document.

[back to the top ↑](#)

## Copyright Notice

Unless otherwise indicated on this website, all materials are copyrighted by TLIC, with all rights reserved. No website materials may be reproduced or transmitted, in whole or in part, in any form by any means without in each instance TLIC's specific prior written consent.

[back to the top ↑](#)

Adjust Font Size

- 
- 

## Document Quick Links

- [Introduction](#)
- [Use of This Website](#)
- [Information You Provide](#)
- [Hyperlinks](#)
- [Viruses and Transmission of Sensitive Information](#)
- [Intellectual Property](#)
- [Release and Indemnification](#)
- [Governing Law; Jurisdiction and Venue](#)
- [Certain Non-U.S. Matters](#)
- [Entire Agreement](#)
- [Severability](#)
- [Copyright Notice](#)

## Recent News

- [\[September 30, 2008 — Transamerica Life Insurance Company Creates New Long Term Care Consumer Website \]](#)



— *Downloadable version available*

## AEGON Insurance Group

We are members of the [AEGON Insurance Group](#), one of the top 50 largest public financial companies in the world ranked by assets.<sup>1</sup> The AEGON USA group of companies is ranked seventh in admitted assets in the U.S.<sup>2</sup>

The AEGON Group is a multinational insurance organization headquartered in The Hague, The Netherlands, and is one of the world's leading life insurance and financial services organizations.

- 
1. "The World's 100 Largest Public Financial Companies," The Wall Street Journal, September 22, 2003
  2. Rank is based on 2005 9-month admitted assets. Best Week, January 2005, A.M. Best Co.

## Copyright & Legal

Underwritten by Transamerica Life Insurance Company (In New York, Transamerica Financial Life Insurance); All Rights Reserved. Design by [Combined Arts Media, Inc.](#) For more information please see our [Privacy Policy](#) and [Terms of Use](#), or [Contact Us](#).

LTC700L 0808



**FLOOD RELIEF**

During this difficult time, we are committed to offering our assistance and support to you. If you have questions regarding your policy please contact us at one of the numbers below.

Transamerica Life Insurance Company	1-800-625-4213
Transamerica Financial Life Insurance Company	1-888-617-6781
Transamerica Occidental Life Insurance Company	1-800-852-4678
Life Investors Insurance Company of America	1-800-625-4213
Monumental Life Insurance Company	1-800-638-3080
Stonebridge Casualty Insurance Company	1-800-527-9027
Stonebridge Life Insurance Company	1-800-527-9027
Western Reserve Life Assurance Co. of Ohio	1-800-851-9777
Merrill Lynch Life Insurance Company	1-800-535-5545
ML Life Insurance Company of New York	1-800-333-6524

As a result of recent storms and flooding, some state insurance regulators have issued bulletins for insurers licensed in their states. The AEGON companies are taking the appropriate steps to comply with the bulletins. If you reside in an impacted area please review the information below:

- [Illinois](#)
- [Indiana](#)
- [Iowa](#)

aegonins-h06-062008



<i>SERFF Tracking Number:</i>	<i>AEGJ-125824891</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40309</i>
<i>Company Tracking Number:</i>	<i>LTC700 0808</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Web Site</i>		
<i>Project Name/Number:</i>	<i>Web Site/LTC700 0808</i>		

## **Rate Information**

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AEGJ-125824891</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40309</i>
<i>Company Tracking Number:</i>	<i>LTC700 0808</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Web Site</i>		
<i>Project Name/Number:</i>	<i>Web Site/LTC700 0808</i>		

## Supporting Document Schedules

**Satisfied -Name:** Cover Letter

**Review Status:**

Accepted for Informational 10/15/2008  
Purposes

**Comments:**

**Attachment:**

AR LTC700 0808 filing ltr 9-19-08.pdf



Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P O Box 95302  
Hurst, Texas 76053-5302  
817-285-3363  
jeshumaker@aegonusa.com

September 19, 2008

Commissioner Julie Benafield Bowman  
1200 West Third Street  
Little Rock, AR 72201

RE: TRANSAMERICA LIFE INSURANCE COMPANY

NAIC #: 86231

FEIN #: 39-0989781

Long Term Care Web Pages - Institutional Advertising

Form #: LTC700, et al.

Home Page	LTC700 0808	Press Releases	LTC700P 0808
About Us	LTC700A 0808	Resources	LTC700R 0808
Info/FAQ	LTC700Q 0808	Contact Us	LTC700U 0808
Calculator	LTC700C 0808	Privacy/Terms of Use	LTC700L 0808

Dear Commissioner Bowman:

Enclosed is the referenced form submitted for your review. This form is not intended to replace any previously approved form for Transamerica Life.

Transamerica Occidental Life Insurance Company is merging with Transamerica Life Insurance Company in the coming few months. The Transamerica Occidental Life web pages, LTC700, were previously approved by your Department on February 4, 2008. The obvious change is to the insurance company name. Other changes include the Privacy Notice and Terms of Use statements with updates from our Legal Department.

The Home or Splash page has a variable statement, "This web site is intended for use in AA, BB, CC states." Once this web site has been approved in your state, we will add your state abbreviation in this statement and open it for public viewing.

Please note: If a person clicks on any section of the Splash page, they will be asked for their resident state. Please see the attached screen language which will appear for those choosing any state that has not currently approved the web pages.

Each section of the web site has a unique form number combined in some way with LTC700 0808. This is designed for the situation where a section may change, but the entire site would not. Please note that a Beta version of this website can be reviewed on the web at [www.transamericaltc.com](http://www.transamericaltc.com). The user ID is: ltcuser. The password is: pyramid.

Variability:

- 1) Splash Page - The statement "This web site is intended for viewing in AK, CO, DC, HI, IA, IL, MA, MO, MS, ND, NE, NV, NY, OH, RI, SC, TN, UT, WA, and WV."
- 2) Press Releases/Recent News – These areas may be used to let people know when something is updated on the web site, such as new links have been added, or that links to government agencies may change in the future.

This web site does not offer our current products. It is designed for educating people about long term care insurance. If it is decided to pursue product offerings via the web site, we will file product-specific advertising for approval prior to launch.

We trust that these forms will meet with your approval. If you have any questions, please contact me at 800-553-7600, x3363, or [jeshumaker@aegonusa.com](mailto:jeshumaker@aegonusa.com).

Sincerely,

A handwritten signature in black ink that reads "Joan Shumaker". The signature is written in a cursive, flowing style.

Joan Shumaker, LTCP, ACS, AIRC  
Advertising Manager  
Long Term Care Division